

Monte J. White & Associates, PC
Monte J. White
1106 Brook Ave., Hamilton Place
Wichita Falls, TX 76301
(940)723-0099
(940)723-0096 fax

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:	§
	§
Joshua James Snyder	§
and	§ CASE NO. 08-70177-HDH-13
Courtney Denise Snyder	§
	§
DEBTORS	§

MOTION FOR DEBTORS' AUTHORITY TO OBTAIN CREDIT
TO REFINANCE A VEHICLE

TO THE HONORABLE JUDGE OF SAID COURT:

DEBTORS, Joshua James Snyder and Courtney Denise Snyder file this Motion for Debtors' Authority to Obtain Credit to Refinance a Vehicle, and would respectfully show the Court as follows:

1. Debtors' Chapter 13 case was filed on May 9, 2008.
2. Debtors' case was confirmed on June 27, 2008.
3. Debtors wish to refinance their current vehicle, which is being leased. The lease is set to expire October 25, 2009. The loan amount will not exceed \$20,352.86. Nissan Motor Acceptance Corporation is attempting to assist the Debtors with financing and have provided this office with the attached "Good Faith Estimate". See Exhibit "A"
4. Debtors propose to repay the financed amount over 60 months at approximately 17.74% interest with a monthly payment of approximately \$517.70. Additionally, Debtors request that the Court grants them permission to pay such expenses of purchase as set forth in the said attached estimate.
5. Amended Schedule I and J of Debtors' Voluntary Petition on file with the Clerk of this Court reflects sufficient disposable income to make the required payments of approximately \$517.70 per month toward the refinance of the vehicle.
6. Debtors request permission to pay the amount of \$400.00 directly to Monte J. White and

Associates, P.C. for the preparation and filing of this motion.

FOR THESE REASONS, Debtors request an order allowing the refinance as set forth herein, and for such other and further relief to which Debtors may show themselves entitled.

Respectfully submitted,

/s/Monte J. White
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on October 1, 2009, a true and correct copy of the foregoing was served on all parties in interest listed on the following mailing list by ECF and/or regular mail.

/s/Monte J. White
Attorney for Debtor(s)

Label Matrix for local noticing

0539-7

Case 08-70177-hdh13

Northern District of Texas

Wichita Falls

Tue Sep 29 11:30:10 CDT 2009

AAFES/MIL STAR/EXCHANGE

P O Box 740933

Dallas, TX 75374-0933

Recovery Management Systems Corporation

25 SE 2nd Ave. Ste. 1120

Miami, FL 33131-1605

1100 Commerce Street

Room 1254

Dallas, TX 75242-1305

Amsher Collection Services

600 Beacon Pkwy W Suite 300

Birmingham, AL 35209-3114

Bank of America

P.O. Box 2284

Brea, CA 92822-2284

Calvary Portfolio Services

P.O. Box 1017

Hawthorne, NY 10532-7504

Career Blazers Learning Center

Attention: Maria Duran

290 Madison Ave

3rd Floor

New York, NY 10017-6363

Cavalry Portfolio Services, LLC

7 Skyline Drive, Third Floor

Hawthorne, NY 10532-2156

First National Bank of Lubbock

1500 Broadway

Lubbock, TX 79401-3117

GEMB-Dillards

P.O. Box 960012

Orlando, FL 32896-0012

HBC Property Managers, LP

2651 Horseshoe Lake Road

Iowa Park, Texas 76367-8152

HSBC Bank Nevada, N.A.

Bass & Associates, P.C.

3936 E. Ft. Lowell Rd, Suite 200

Tucson, AZ 85712-1083

HSBC-Best Buy

Retail Services

P.O. Box 5238

Carol Stream, IL 60197-5238

HSBC-Best Buy

Retail Services

P.O. Box 60148

City of Industry, CA 91716-0148

IRS Special Procedures

1100 Commerce St., Room 951

Mail Stop 5029 DAL

Dallas, TX 75242-1001

Lions Court

1200 Thompson Rd.

Wichita Falls, Texas 76301-7404

MagnUS Services, Inc.

P.O. Box 43730

Baltimore, MD 21236-0730

Military Star

P.O. Box 78731

Phoenix, AZ 85062-8731

Moore & McCollum, P.C.

Attorneys At Law

961 Walnut Street

Macon, Georgia 31201-1906

NCO Financial Systems

GE Money-Dillards

P.O. Box 960012

Orlando, FL 32896-0012

Nissan - Infiniti LT

Po Box 660366

Dallas TX 75266-0366

Nissan Motor Acceptance Corporation

P.O. Box 650679

Dallas, Texas 75265-0679

Lease No. :25005774048

PRA Receivables Management, Llc

As Agent Of Portfolio Recovery Assocs.

c/o Southwestern Bell Telephone

POB 41067

NORFOLK VA 23541-1067

Recovery Management Systems Corporation

25 S.E. 2nd Avenue, Suite 1120

Miami, FL 33131-1605

Robins Federal Credit

803 Watson Blvd

Warner Robins, GA 31093-3400

T Mobile USA Inc

Attn: Bankruptcy Dept.

PO Box 53410

Bellevue, Wa 98015-3410

?

T-Mobile

P.O. Box 660252

Dallas, Texas 75266-0252

(p)VOLKSWAGEN CREDIT UNION

1401 FRANKLIN BLVD

LIBERTYVILLE IL 60048-4460

Wells Fargo Bank

Overdraft Recovery Payment Pro. Dept.

A0143-042

P.O. Box 63491

San Francisco, Ca 94163-0001

eCAST Settlement Corporation
Assignee of HSBC Bank Nevada
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite #200
Tucson, AZ 85712-1083

eCAST Settlement Corporation assignee of
GE Money Bank/DILLARDS
POB 35480
Newark NJ 07193-5480

Courtney Denise Snyder
1200 Thompson Rd. Apt. 1414
Wichita Falls, TX 76301-7464

Joshua James Snyder
1200 Thompson Rd. Apt. 1414
Wichita Falls, TX 76301-7464

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Wichita Falls, TX 76301-5009

UST U.S. Trustee
1100 Commerce Street
Room 976
Dallas, TX 75242-1011

Walter 12,13 Ocheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Volkswagon Credit Inc.
1401 Franklin Blvd
Libertyville, IL 60048

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)HSBC Bank Nevada, N.A.

End of Label Matrix
Mailable recipients 36
Bypassed recipients 1
Total 37